

**Information to identify the case:**

Debtor 1	<b>Thomas Manos</b>	Social Security number or ITIN	<b>xxx-xx-4121</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Jordan Manos</b>	Social Security number or ITIN	<b>xxx-xx-6991</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	<b>25-1665557</b>
United States Bankruptcy Court	<b>WESTERN DISTRICT OF PENNSYLVANIA</b>	Date case filed in chapter	<b>13 1/5/20</b>
Case number:	<b>20-20039-JAD</b>	Date case converted to chapter	<b>7 6/11/20</b>

**Official Form 309B (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Thomas Manos	Jordan Manos
2. All other names used in the last 8 years		aka Jordan Emanuele-Manos, dba Enlightened Roads Construction Company
3. Address	4733 Verona Road Verona, PA 15147	4733 Verona Road Verona, PA 15147
4. Debtor's attorney Name and address	Michael S. Geisler 201 Penn Center Blvd., Suite 524 Pittsburgh, PA 15235	Contact phone 412-613-2133 Email: m.s.geisler@att.net
5. Bankruptcy trustee Name and address	Rosemary C. Crawford Crawford McDonald, LLC. P.O. Box 355 Allison Park, PA 15101	Contact phone 724-443-4757 Email: crawfordmcdonald@aol.com

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 6/12/20
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>July 27, 2020 at 12:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.</b>
<b>8.</b>	<b>Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 9/25/20</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Filing deadline: 8/20/20</b> <b>Deadline for governmental units to file a proof of claim:</b> <b>Filing deadline: _____</b> <hr/> <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
	<b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Liquidation of the debtor's property and payment of creditors' claims</b>	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Thomas Manos  
 Jordan Manos  
 Debtors

Case No. 20-20039-JAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: aala  
 Form ID: 309B

Page 1 of 2  
 Total Noticed: 41

Date Rcvd: Jun 12, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2020.

db/jdb  
 aty +Thomas Manos, Jordan Manos, 4733 Verona Road, Verona, PA 15147-1849  
 aty Brian M. Kile, Grenen & Birsic PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 aty Jeffrey R. Hunt, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor,  
 Pittsburgh, PA 15219-6107  
 aty +Jennifer L. Cerce, Maiello Brungo & Maiello, Southside Works, 424 S. 27th Street, Ste 210,  
 Pittsburgh, PA 15203-2380  
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 aty +S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828  
 cr +County of Allegheny, GRB Law, 437 Grant Street 14th Floor, Frick Building,  
 Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101  
 cr +Penn Hills School District and Municipality of Pen, Tax Division,  
 c/o Maiello, Brungo & Maiello, LLP, Foxpointe II, 100 Purity Rd, Ste. 3,  
 Pittsburgh, PA 15235-4441  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 15179537 Brian M. Kile, Esquire, Grenen & Birsic, P.C., One Gateway Center, Ninth Floor,  
 Pittsburgh, PA 15222  
 15193793 County of Allegheny, c/o Goehring, Rutter & Boehm, 14th Floor, Frick Building,  
 Pittsburgh, PA 15219  
 15214177 +County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor,  
 Frick Building, Pittsburgh PA 15219-6101  
 15193795 Duquesne Light Company, c/o Keri P. Ebeck, Esquire, Bernstein-Burkley, P.C.,  
 Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1900  
 15179539 +KML Law Group, Suite 5000 - Mellon Independence Center, Philadelphia, PA 19106-1541  
 15183662 +Key Bank, N.A., 4224 Ridge Lea, Amherst, NY 14226-1016  
 15180069 Key Bank, N.A., c/o Brian M. Kile, Esquire, Grenen & Birsic, PC,  
 One Gateway Center, 9th Floor, Pittsburgh, PA 15222  
 15201767 +Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037  
 15193797 +Municipality of Penn Hills, c/o Maiello, Brungo & Maiello, LLP, 100 Purity Road, Suite 3,  
 Pittsburgh, PA 15235-4441  
 15206743 +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982  
 15179540 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 15193798 +Penn Hills School District, c/o Maiello Brungo & Maiello, Foxpointe II,  
 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441  
 15193800 +Peoples Natural Gas Company, LLC, c/o S. James Wallace, Esquire, 845 N. Lincoln Avenue,  
 Pittsburgh, PA 15233-1828  
 15201842 +Wells Fargo Bank, N.A. Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 15193801 +Wilkinsburg-Penn Joint Water Auth., 2200 Robinson Blvd., Pittsburgh, PA 15221-1193

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: m.s.geisler@att.net Jun 13 2020 03:47:49 Michael S. Geisler,  
 201 Penn Center Blvd., Suite 524, Pittsburgh, PA 15235  
 tr +EDI: BRCCRAWFORD.COM Jun 13 2020 07:28:00 Rosemary C. Crawford, Crawford McDonald, LLC.,  
 P.O. Box 355, Allison Park, PA 15101-0355  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 13 2020 03:48:29 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Jun 13 2020 03:48:49  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 cr +EDI: PRA.COM Jun 13 2020 07:28:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 15181685 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jun 13 2020 03:47:59 Citizens Bank N.A.,  
 One Citizens Bank Way, JCA115, Johnston, RI 02919  
 15193791 EDI: CAPITALONE.COM Jun 13 2020 07:33:00 Capital One, by American InfoSource as agent,  
 P.O. Box 71083, Charlotte, NC 28272-1083  
 15183424 EDI: CAPITALONE.COM Jun 13 2020 07:33:00 Capital One Bank (USA), N.A.,  
 by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083  
 15185273 EDI: DISCOVER.COM Jun 13 2020 07:28:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 15217174 +E-mail/Text: kburkley@bernsteinlaw.com Jun 13 2020 03:49:15 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 15193796 EDI: IRS.COM Jun 13 2020 07:33:00 Internal Revenue Service,  
 Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346  
 15179538 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Jun 13 2020 03:48:58 Key Bank, N.A.,  
 4910 Tiedeman Road, Cleveland, OH 44144-2338  
 15218071 EDI: PRA.COM Jun 13 2020 07:28:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541

District/off: 0315-2

User: aala  
Form ID: 309B

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Total Noticed: 41

Date Rcvd: Jun 12, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15189771 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 13 2020 03:48:29  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, Pa. 17128-0946  
15179791 +EDI: RMSC.COM Jun 13 2020 07:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
15208504 EDI: AIS.COM Jun 13 2020 07:28:00 Verizon, by American InfoSource as agent, PO Box 4457,  
Houston, TX 77210-4457

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC Mortgage, A Division of PNC Bank, National Ass  
cr SPECIALIZED LOAN SERVICING, LLC AS SERVICER FOR WE  
cr Specialized Loan Servicing, LLC as Servicing Agent  
cr\* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,  
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
cr\* +Key Bank, N.A., 4224 Ridge Lea, Amherst, NY 14226-1016  
15193792\* +CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115,  
JOHNSTON RI 02919-1922  
(address filed with court: Citizens Bank, N.A., One Citizens Bank Way, JCA115,  
Johnston, RI 02919)  
15193794\* Discover Bank, Discover Products, Inc., P.O. Box 3025, New Albany, OH 43054-3025  
15212753\* +PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982  
15193799\* Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, PA 17128-0946

TOTALS: 3, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 14, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2020 at the address(es) listed below:

Brian M. Kile on behalf of Creditor Key Bank, N.A. bkile@grenenbirsic.com,  
mcupec@grenenbirsic.com;lstanger@grenenbirsic.com  
James Warmbrodt on behalf of Creditor PNC Mortgage, A Division of PNC Bank, National  
Association bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor County of Allegheny jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jennifer L. Cerce on behalf of Creditor Penn Hills School District and Municipality of Penn  
Hills jlc@mbm-law.net  
Keri P. Ebeck on behalf of Creditor SPECIALIZED LOAN SERVICING, LLC AS SERVICER FOR WELLS  
FARGO BANK, N.A., AS TRUSTEE FOR BANC OF AMERICA FUNDING CORPORATION MORTGAGE PASS-THROUGH  
CERTIFICATES, SERIES 2007-5 kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Keri P. Ebeck on behalf of Creditor Specialized Loan Servicing, LLC as Servicing Agent for  
Wells Fargo Bank, N.A., as Trustee for Banc of America Funding Corporation Mortgage Pass-Through  
Certificates, Series 2007-5 kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com  
Michael S. Geisler on behalf of Joint Debtor Jordan Manos m.s.geisler@att.net,  
msgeis@yahoo.com;michaelgeisler13@gmail.com;r52973@notify.bestcase.com  
Michael S. Geisler on behalf of Debtor Thomas Manos m.s.geisler@att.net,  
msgeis@yahoo.com;michaelgeisler13@gmail.com;r52973@notify.bestcase.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfbis.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 12